

In re:  
John Malone  
Debtor

Case No. 24-10885-cjp  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0101-1  
Date Rcvd: Apr 18, 2025

User: admin  
Form ID: pdf012

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2025:

Recip ID	Recipient Name and Address
db	John Malone, 28 Savin Hill Avenue, Dorchester, MA 02125

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2025 at the address(es) listed below:

Name	Email Address
Brian M Kiser	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2020-1 bkiser@mlg-defaultlaw.com, MLGBK@ecf.courtdrive.com
Carolyn Bankowski-13-12	13trustee@ch13boston.com
James P. Ehrhard	on behalf of Interested Party Chloe LLC ehrhard@ehrhardlaw.com, cote@ehrhardlaw.com
John A. Ullian	on behalf of Debtor John Malone john@ullianlaw.com johnnullian@ecf.inforuptcy.com
Joseph Dolben	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2020-1 mabk@harmonlaw.com, jdolben@ecf.courtdrive.com
Marcus Pratt	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as successor Trustee to JPMorgan Chase Bank, N.A., as Trustee on behalf of the certificateholders of the CWHEQ Inc., CWHEQ Revolving Home Equity bankruptcy@kordeassociates.com
Richard King - B	USTPRegion01.BO.ECF@USDOJ.GOV

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**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS**

**In re:**

**John Malone  
Debtor(s)**

**Chapter 13  
24-10885-CJP**

**PROCEEDING MEMORANDUM AND ORDER**

**MATTER:**

Hybrid Hearing on #106 Motion filed by Debtor John Malone for Sale of Property free and clear of liens under Section 363(f) Re: 26 Savin Hill Avenue, Dorchester, MA.

**Decision set forth more fully as follows:**

WITHIN 21 DAYS, THE DEBTOR SHALL FILE A SUPPLEMENT TO THE MOTION FOR SALE OF PROPERTY WITH ANY REVISED AGREEMENT OR RELIEF BEING SOUGHT. NOTWITHSTANDING THAT THE DEBTOR APPEARS TO HAVE SEVERAL OPTIONS AND SOME FLEXIBILITY, GIVEN A POTENTIAL SALE ON A BROAD RANGE OF TERMS WILL PAY ALL CREDITORS IN FULL AND THE COURT WILL TAKE THE DEBTOR'S WISHES INTO ACCOUNT, THE COURT MUST BE SATISFIED IN CONNECTION WITH ANY PROPOSED TRANSACTION THAT THE PROPOSED TRANSACTION IS IN THE BEST INTEREST OF THE ESTATE AND THE DEBTOR.

COUNSEL TO THE DEBTOR SHALL CONFER WITH THE DEBTOR REGARDING BOTH THE OPTION OF SELLING THE PROPERTY SUBJECT TO A LIFE ESTATE AND SELLING THE PROPERTY OUTRIGHT AND UTILIZING SURPLUS PROCEEDS TO OBTAIN ALTERNATIVE HOUSING, INCLUDING, FOR EXAMPLE, ASSISTED LIVING ARRANGEMENTS IF APPROPRIATE FOR THE DEBTOR.

THE COURT UNDERSTANDS THE DEBTOR WILL SEEK TO EMPLOY A REAL ESTATE ATTORNEY TO REVIEW ANY PROPOSED TRANSACTION AS STATED BY HIS COUNSEL ON THE RECORD. THE COURT ALSO ENCOURAGES THE DEBTOR TO CONSIDER EMPLOYING THE SERVICES OF A DISINTERESTED FINANCIAL PLANNER/ELDER LAW ATTORNEY TO ADVISE THE DEBTOR AND HIS BANKRUPTCY COUNSEL REGARDING ALL OF HIS OPTIONS, WHICH PROFESSIONAL'S EMPLOYMENT PRESUMABLY WOULD BE BENEFICIAL TO THE DEBTOR IN DEMONSTRATING THAT THE TRANSACTION HE ULTIMATELY CHOOSES AND SEEKS APPROVAL OF FROM THIS COURT IS IN HIS BEST INTERESTS AND HAS BEEN MADE WITHOUT UNDUE INFLUENCE.

Dated: 04/18/2025

By the Court,

A handwritten signature in black ink, appearing to read "Christopher J. Panos", written over a horizontal line.

Christopher J. Panos  
United States Bankruptcy Judge